

RESP can help to deal with university fees

by Karen Burgess

With the costs of obtaining a university degree rising rapidly, many parents are concerned with how they will provide for their child's education. The RESP, or Registered Education Savings Plan is one method of dealing with the exorbitant tuition and boarding fees that the average student will incur.

Though RESP's have been in existence since 1965, it is only in the past six or seven years that parents have begun to realize the plan's potential; subsequently, the number of children enrolled in the plan has risen dramatically from 10,243 in 1983 to 135,000 in 1989.

The RESP provides a government approved tax shelter for parents to invest money for their child's education. A child may be

registered from the time he is born up until he reaches age 12.

Parents have three modes of deposit available to them including a monthly deposit program, a yearly deposit, program and a single, lump sum deposit (less popular now that the government has imposed a \$1,500 yearly deposit limit).

The money deposited will earn compounding interest until the child is ready to graduate from high school and enter the post-secondary education system. The principle sum deposited provides for the student's first year costs and the interest is divided into three equal parts to provide for his second, third and fourth years.

For the minimum deposit of approximately \$9, a parent can provide \$2,500 in return for

each of his child's second, third and fourth years when following the monthly deposit plan.

All RESP's are insured by the CDIC (Canadian Deposit Insurance Corporation) and can be used toward an education at any university, community college or technical school around the world.

With the estimated costs of a four year post-secondary education program in 2008 totalling \$84,000, an RESP provides a safe way for parents to contribute to their child's future and ensure that the costs of receiving an education does not jeopardize his progress.

Further information and details can be obtained by calling Peter Clark, representative of University Scholarships Canada, at 450-8914.

Learn how to be assertive through workshop

Press Release

If you're uncomfortable saying "no" when friends ask for favours, telling your partner what you need, negotiating with professors, dealing with family who persistently try to

take charge of your life, or starting social conversations, then you may be interested in the Assertiveness Training Group offered by Counselling Services.

Assertiveness is the ability to express one's preferences,

opinions, thoughts, and feelings in direct, honest and appropriate ways. It also means standing up for your own rights without violating the rights of others. When someone asks you out and you don't want to go, being assertive means saying "no" without making up excuses. When your room-mate wants to socialize and you want to study, being assertive means negotiating a solution that takes into consideration what you both want. When you're angry at your partner, being assertive means telling your partner that.

The first part of the workshop involves brief lectures, demonstration of various assertive skills, and practice where participants learn "by doing" in role-played situations. Participants also receive constructive feedback so they can gradually change their behavior. The importance of non-verbal communication is also emphasized early in the workshop. You may want to tell a friend that you need to study instead of continue talking, but the verbal message can get diluted by an overly soft voice, frequent pauses, or lack of eye contact.

The second part of the workshop provides participants with an opportunity to work on personal situations in their own lives. Situations are role-played and participants get feedback on the practiced responses. This provides a bridge to the real situation where participants can try the response for homework.

The group starts January 29, 1991, and will meet Tuesday afternoons from 3:00 - 5:00 p.m. for ten weekly sessions. It is free and open to any interested full-time or part-time students of UNB/STU. Interested persons will need to have a preliminary interview prior to attending the group. For more information or to register, contact Valerie O'Brien at 453-4820.

Media Workshop

A workshop on news writing and basic layout will be held at 7pm in room 103 in the SUB on January 14 (next Monday).

It is strongly suggested that anyone interested in layout or news writing for *the Brunswickan* attend this workshop.

For more information on the workshop contact Allan Carter at 453-4983 or 450-6806

The Futures Fund

- Part-time jobs on campus for UNB students
- Work only two evenings per week, 6:30 - 10:30 p.m.
- Start at \$5.00 per hour -- can earn up to \$6.50 per hour!
- Strong communication skills an asset

INFORMATION SESSION

4:00 p.m., Wednesday, January 16
Room 203, Student Union Building

If interested and unable to attend, contact Lynn Fraser at 453-5133

News Notes

First Karel Wiesner Scholarship awarded

(UNB-PRI) Larry Calhoun, a PhD candidate in the chemistry program at the University of New Brunswick in Fredericton, is the first recipient of the Karel Wiesner Postgraduate Scholarship.

Originally from Boiestown, Mr. Calhoun has made his home in Fredericton since first coming to study at UNB in the mid '70s. A graduate of Upper Miramichi Regional High School, he earned a B.Sc. in biology and physics from UNB in 1978 and an M.Sc. physics in 1981. Since 1982, Mr. Calhoun has been the manager of and become the local expert at the nuclear magnetic resonance facility in the UNB chemistry department. He has been successful in a number of structure elucidations related to his thesis topic.

His postgraduate scholarship, valued at \$2,500 a year, was established to commemorate the late Karel Wiesner, a chemist at UNB from 1948 to 1986 who earned an international reputation for his work in natural products chemistry. In 1986, Dr. Wiesner received an Isaak Walton Killam Memorial Prize for his outstanding research on a synthetic form of the heart drug, digitalis.

Preference in awarding the scholarship will normally be given to a graduate student entering the first year of a PhD program and will be renewable for two subsequent years. This year, however, the scholarship selection committee unanimously recommended Mr. Calhoun, who is in his final year of the PhD program, in view of his outstanding research and publication record.

Official opening: STU Third Age Centre

(STU-PRI) St. Thomas University will officially open its Third Age Centre, Tuesday, January 15, beginning at 1:30 p.m. Ceremonies will be held in the Conference Room, Holy Cross House.

Officiating at the opening will be University President Dr. Daniel O'Brien together with Dr. Gary Kenyon, occupant of the University's Chair in Gerontology. Also participating in the opening ceremonies will be Sharon Tracy, Executive Assistant to the Honourable Bud Bird; Bernard Richard, Executive Director, New Brunswick Senior Citizens Federation; the Honourable Russ King, Minister of Advanced Education and Training; and Margie MacDonald, Field Representative, Seniors Independence Program.

The Centre

The first English-language Third Age Centre in the Maritimes, the St. Thomas Centre was established in 1990 under the auspices of the University's Chair in Gerontology. Housed in Holy Cross House, it is designed to promote study and research on issues in aging, particularly those which are specific to new Brunswick.

Science Plus becoming very popular

(UNB-PRI) *Science Plus*, an innovative Maritime approach to teaching junior high school science, is being introduced into the American school system. The textbook series, developed and road-tested by hundreds of New Brunswick and Nova Scotia teachers, is already in use in six of Canada's 10 provinces, says University of New Brunswick education professor Charles McFadden.

The American edition, to be published by Holt Rinehart Winston, may become part of the California is an adoption state, from there it's likely to find its way to other US jurisdictions.

What makes *Science Plus* stand head and shoulders above the crowd and, therefore attractive to other North American markets, is its interactive method learning. Rather than the teacher-lecture tradition, it allows students to experiment and discover for themselves. Although Dr. McFadden, a science teacher educator at UNB's Fredericton campus, is a principal author and the project's main instigator, it is, he says, a team effort. A broad cross-section of Maritime universities and approximately 200 teachers collaborated in its development.

STU Colloquium on aging to begin Jan. 10

(STU-PRI) Dr. Gary Kenyon, Chair in Gerontology, St. Thomas University, has announced that the 1991 Gerontology Research Colloquium Series will begin January 10. The series of informal public lectures will serve as a forum for the discussion of studies-in-progress on aging. Designed to explore a wide range of issues in Gerontology, the colloquium will gather together members of the public, academics, health-care workers, and other professionals who share an interest in the phenomenon of aging.

Colloquium sessions will be held on Thursday evenings, from 7:30 to 9:30 p.m., January 10 to February 28. All sessions will be held in the Conference Room, Holy Cross House, Montgomery Street entrance.

Helpline Inc. changes phone number

Press Release

As of January 9, Helpline Inc. changed their telephone numbers. The new numbers are Helpline: 357-8626. Oromocto food Bank: 357-3461